

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Dessia Cruz
 Debtor

Case No. 18-10721-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jul 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2019.

db
 14050936 +Dessia Cruz, 1621 Wakeling Street, Philadelphia, PA 19124-2732
 14050518 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 14050519 +Credit Acceptance Co., P.O. Box 513, Southfield, MI 48037-0513
 14050520 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
 14102422 +Fmc-omaha Service Ct, Po Box Box 542000, Omaha, NE 68154-8000
 14050521 +Ford Motor Credit Company LLC, Burrton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
 14102421 +KML Law Group P.C., Suite 5000- BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
 +Lloyd S Markind, 1060 Andrew Drive, Suit 170, West Chester, PA 19380-5601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Jul 04 2019 03:05:00 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 04 2019 03:04:29
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 04 2019 03:04:55 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14169740 E-mail/Text: megan.harper@phila.gov Jul 04 2019 03:05:00 City of Philadelphia,
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
 Philadelphia, PA 19102-1595
 14050517 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 04 2019 03:04:50 Consumer Portfolio Svc,
 Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
 14253310 EDI: JEFFERSONCAP.COM Jul 04 2019 06:53:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999,
 St Cloud MN 56302
 14050522 +E-mail/Text: blegal@phfa.org Jul 04 2019 03:04:46 PA Housing Finance Agency, PO Box 8029,
 Harrisburg, PA 17105-8029
 14082557 +E-mail/Text: blegal@phfa.org Jul 04 2019 03:04:46 PENNSYLVANIA HOUSING FINANCE AGENCY,
 211 North Front Street, Harrisburg, PA 17101-1406
 14050523 EDI: PRA.COM Jul 04 2019 06:53:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 14055203 EDI: PRA.COM Jul 04 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 14050525 +EDI: SWCR.COM Jul 04 2019 06:53:00 Southwest Credit Systems, 4120 International Parkway,
 Suite 1100, Carrollton, TX 75007-1958

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14050524* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
 14050526 ##+Tate & Kirlin Assoc, 2810 Southhampton Rd, Philadelphia, PA 19154-1207

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2019 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Dessia Cruz brad@sadeklaw.com, bradsadek@gmail.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1	Dessia Cruz	Social Security number or ITIN	xxx-xx-0860
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-10721-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dessia Cruz

7/3/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.